

STATE OF DELAWARE

Life Lines

Provided by Delaware State Group Life Insurance Program for their employees and families

VOL. 26, NO. 6

"An ounce of prevention is worth a pound of cure."

JUNE 2006

THIS SUMMER

Before you dive in

or fitness and fun, swimming is one of summer's top activities. But before you dive in, remember these safety tips. Diving accidents are a leading cause of head, neck, and spinal cord injuries — and 90% of all diving injuries result in quadriplegia (both arms and legs paralyzed).

 Always get into the water feet first to test the depth. The minimum safe depth is nine feet.

• Never dive into an above-ground swimming pool.

• Avoid diving from the sides of a pool.

Look for and obey "No Diving"

• Use a diving board only if the areas in front of, below, and to the sides of the board are deep enough that you will not strike the bottom, regardless of the depth of the water.

· Check for rocks, glass, and other sharp objects before diving into a lake or river.

 Don't drink and swim or dive. Alcohol impairs your judgment and coordination.

Sources: American Red Cross; ThinkFirst, the National Injury Prevention Foundation



Keep your hat on

ne of the greatest threats to your eyes is invisible. Long-term exposure to ultraviolet radiation from the sun can damage your eyes and lead to vision loss.

Everyone is at risk, including children.

Whenever you're outdoors, protect your eyes with a widebrimmed hat and sunglasses that block UV light, advises the American Academy of Ophthalmology.

And even if you're wearing a hat and sunglasses, protect your skin with sunscreen that has an SPF of at least 15.

Plastic surgery



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your health matters

Medco — Your New Prescription Benefit Manager Beginning July 1, 2006

ollowing an aggressive competitive bid process, the State Employees Benefits Committee (SEBC) awarded the contract for Prescription Benefit Management services for the Group Health Insurance Program to Medco Health Solutions, Inc. (Medco) effective July 1, 2006. At the same time, the SEBC also voted to retain current copays and prescription drug programs.

Medco is one of America's largest prescription drug benefit managers and serves millions of members nationwide, including over 132,000 households here in Delaware. Medco has access to thousands of retail pharmacies nationwide, has an award-winning mail-order pharmacy and website that provides knowledgeable and helpful support to participants through their Member Services Department, and provides specialty medications and support through Medco Special Care Pharmacy.

In June participants will receive a "Welcome Kit" from Medco at their home address. The Welcome Kit will contain, in addition to a letter, *new identification cards* to be used when having a prescription filled at a retail pharmacy, information on the State's prescription drug program, and information to complete for Medco by Mail if you would like to use mail order services and are not a current participant of mail order services. A Health, Allergy, and Medication Questionnaire, Prescription Reimbursement form, Medco by Mail form, Prescription Fax form,

and a Form to Transfer Your Refill Prescriptions will also be enclosed.

Participants can manage their benefits online by visiting www.medco.com
to compare prices for generic and brand-name medications, review prescription history, print out expenses for submission to the Flexible Spending Account program, and print temporary identification cards. Access to general information will be available May 1, 2006 on the website. More detailed information will be available July 1, 2006.

Medco has a fully automated mailorder pharmacy, Medco-by-Mail, that dispenses FDA approved medications at better than Six Sigma accuracy levels (99.9997 percent). Plus, if a participant has a need to speak to a pharmacist, one is available day or night. Wilson Health Information, an independent consumer research company, has honored Medco-by-Mail as the No. 1 mail-order pharmacy for customer satisfaction.

In accordance with the State of Delaware Any Willing Provider for Pharmacy Access Act, retail pharmacies have been provided the opportunity to participate in filling 90-day supplies of medications at the same discounted rate as Medco by Mail (the best rate available for the State of Delaware). Those participating retail pharmacies are listed on Medco's website, www.medco.com. This list will be updated as retail pharmacies agree to participate.

Current file information for each participant will be transferred to Medco for the July 1, 2006 implementation to assure continuous services. Participants currently receiving a medication from the current formulary will be "grandfathered" to continue to receive that specific medication until January 1, 2007. Other programs, which will continue, include Step Therapy, Generics Plus Choice, Quantity Level Limits, Home Delivery, 90-Day Supply at Participating Pharmacies, Prior Authorization Requests as well as an Exception Process.

Beginning May 1, 2006, participants may call Member Services at 1-800-939-2142 to discuss general information and may call July 1, 2006 or after to receive specific information.

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